

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
In Re: Claudette Brooks	Case No.: 19-14637 Chapter: 13 Judge: VFP

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I, Claudette Brooks, am the debtor in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on June 12, 2019..
- 2) I was current with plan payments through May 2021.
- 3) I was current with post-petition mortgage payments through approximately March 2020 on property located at 442 North Street Teaneck, NJ 07666.

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at 442 North Street Teaneck, NJ 07666.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

- 4) I was current with post-petition mortgage through April 2021 on property located at 681 Linden Ave Teaneck, NJ 07666.

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at 681 Linden Ave Teaneck, NJ 07666.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

5) I was current with post-petition mortgage through approximately March 2020 on property located at 1140 Summit Ave Teaneck, NJ 07666.

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at 1140 Summit Ave Teaneck, NJ 07666.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

6) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at

_____.

YES NO

b) I have current liability insurance on the property and can provide proof thereof.

YES NO

7) I was current with post-petition auto payments through _____ on the following automobile(s). [If not applicable, skip]

_____.

8) The change in my household income previously reported on Schedule I is \$ \$12,182.91. My current household income is \$9,831.42. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.] My current total household expenses are now \$2,287.96.

9) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

My hours at my job were cut due to the COVID-19 pandemic and my tenants also fell behind on the rent due to income loss from the pandemic, which caused me to fall behind on the mortgages for my properties. I am now able to maintain the trustee payment of \$2,218.66 for 58 months as per the modified plan and budget.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: June 3, 2021

/s/ Claudette Brooks

Debtor's Signature